

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

NATHAN MICHAEL BLEAM  
LINDSAY ANN BLEAM  
Debtor(s)

Case No. 19-10354-PMM

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/18/2019.
- 2) The plan was confirmed on 07/11/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/09/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$76,017.14.
- 10) Amount of unsecured claims discharged without full payment: \$257,221.63.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$4,200.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$4,200.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,000.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$365.39  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$2,365.39**

Attorney fees paid and disclosed by debtor: \$1,430.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AA/CBNA	Unsecured	218.00	NA	NA	0.00	0.00
AMEX	Unsecured	760.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	10,051.00	NA	NA	0.00	0.00
BANKERS HEALTHCARE GROUP CO	Unsecured	NA	7,877.27	7,877.27	65.79	0.00
BANKERS HEALTHCARE GROUP CO	Unsecured	17,709.00	20,653.68	20,653.68	172.50	0.00
BMW BANK OF NORTH AMERICA	Unsecured	4,965.00	4,742.10	4,742.10	39.63	0.00
CAP1/CABELA	Unsecured	9,334.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	487.00	2,161.71	2,161.71	18.05	0.00
CBNA	Unsecured	7,737.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	3,732.00	3,922.42	3,922.42	32.73	0.00
CHASE BANK USA NA	Unsecured	4,294.00	4,430.01	4,430.01	37.00	0.00
CHASE BANK USA NA	Unsecured	2,289.00	2,357.08	2,357.08	19.64	0.00
CHASE BANK USA NA	Unsecured	3,122.00	3,242.79	3,242.79	27.05	0.00
CHASE BANK USA NA	Unsecured	1,188.00	1,311.65	1,311.65	10.94	0.00
CHASE CARD	Unsecured	367.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	NA	326.49	326.49	2.71	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	845.00	814.49	814.49	6.83	0.00
DIAMOND FEDERAL CREDIT UNION	Unsecured	8,441.00	10,063.99	10,063.99	84.03	0.00
DISCOVER BANK	Unsecured	2,257.00	2,326.47	2,326.47	19.36	0.00
DISCOVER BANK	Unsecured	13,402.00	13,413.46	13,413.46	112.02	0.00
FIRST PREMIER BANK	Unsecured	18.00	NA	NA	0.00	0.00
KEYBANK N.A.	Unsecured	5,714.00	5,906.11	5,906.11	49.26	0.00
LVNV FUNDING LLC	Unsecured	NA	2,670.31	2,670.31	22.25	0.00
LVNV FUNDING LLC	Unsecured	NA	7,348.79	7,348.79	61.34	0.00
PENTAGON FEDERAL CREDIT UNION	Unsecured	14,999.00	15,479.53	15,479.53	129.33	0.00
PENTAGON FEDERAL CREDIT UNION	Secured	18,467.00	16,474.14	NA	0.00	0.00
PEOPLE FIRST FCU	Unsecured	473.00	513.69	513.69	4.27	0.00
PEOPLE FIRST FCU	Unsecured	3,510.00	3,580.10	3,580.10	29.94	0.00
PEOPLE FIRST FCU	Unsecured	416.00	489.80	489.80	4.06	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,000.00	4,268.73	4,268.73	35.62	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,346.00	1,414.35	1,414.35	11.79	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,841.00	3,041.31	3,041.31	25.40	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,905.00	6,260.26	6,260.26	52.30	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,022.00	1,045.63	1,045.63	8.72	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,033.00	5,298.89	5,298.89	44.23	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	821.00	920.50	920.50	7.70	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	984.00	1,044.38	1,044.38	8.72	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	7,813.00	7,904.33	7,904.33	66.06	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	556.00	688.54	688.54	5.72	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	983.00	1,104.46	1,104.46	9.20	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	11,699.00	12,158.22	12,158.22	101.48	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	3,420.00	3,297.00	3,297.00	27.60	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	25,376.00	26,122.00	26,122.00	218.13	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	7,016.00	7,259.86	7,259.86	60.61	0.00
QUICKEN LOANS INC	Secured	141,184.00	138,081.80	NA	0.00	0.00
ST LUKES UNIVERSITY HEALTH NET	Unsecured	54.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	2,514.69	2,514.69	21.04	0.00
TD BANK USA NA	Unsecured	NA	9,134.89	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	13,071.00	12,690.37	12,690.37	105.96	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	2,101.00	2,027.62	2,027.62	16.90	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	7,229.00	7,027.16	7,027.16	58.70	0.00
USAA SAVINGS BANK	Unsecured	10,797.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$219,720.24</b>	<b>\$1,834.61</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,365.39</u>
Disbursements to Creditors	<u>\$1,834.61</u>

**TOTAL DISBURSEMENTS :** **\$4,200.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/19/2024

By: /s/ Scott F. Waterman

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.